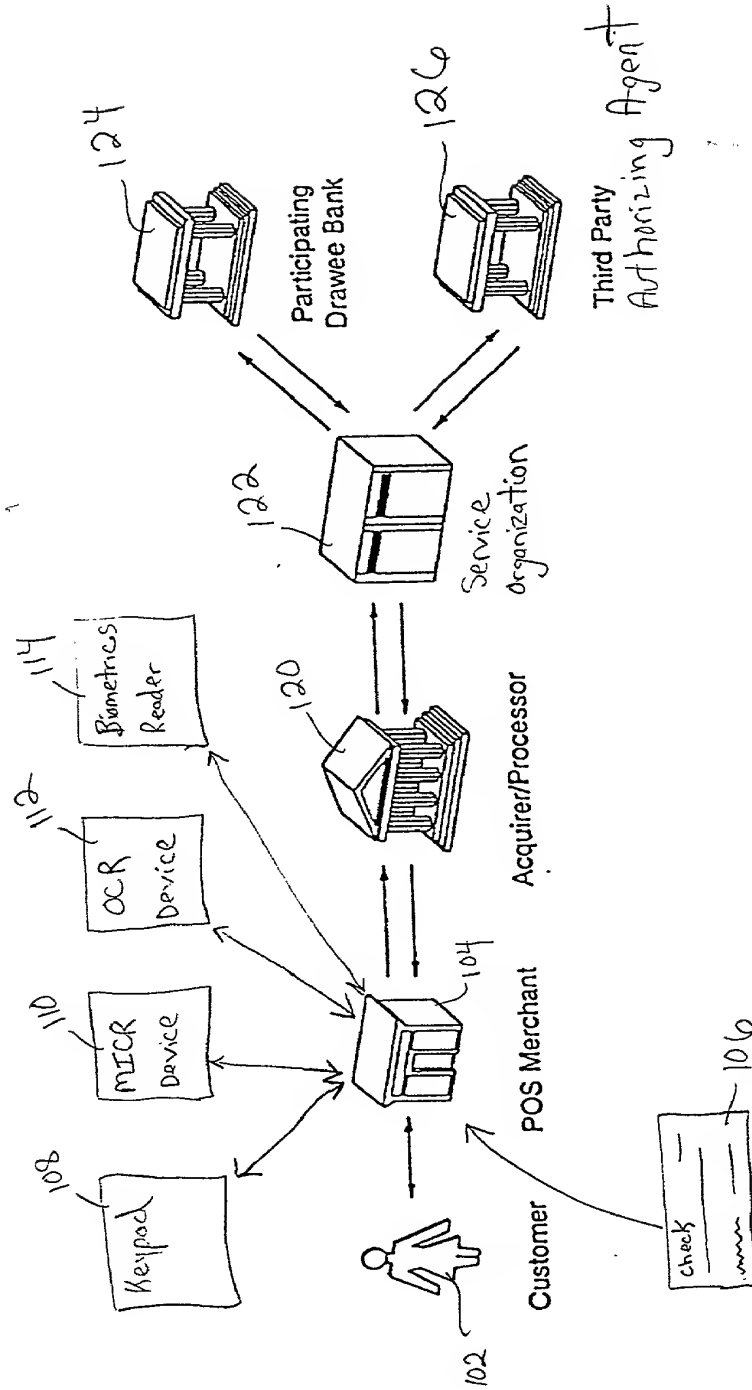


FIG. 1

POS Checks Service  
Authorization and Clearing System

100



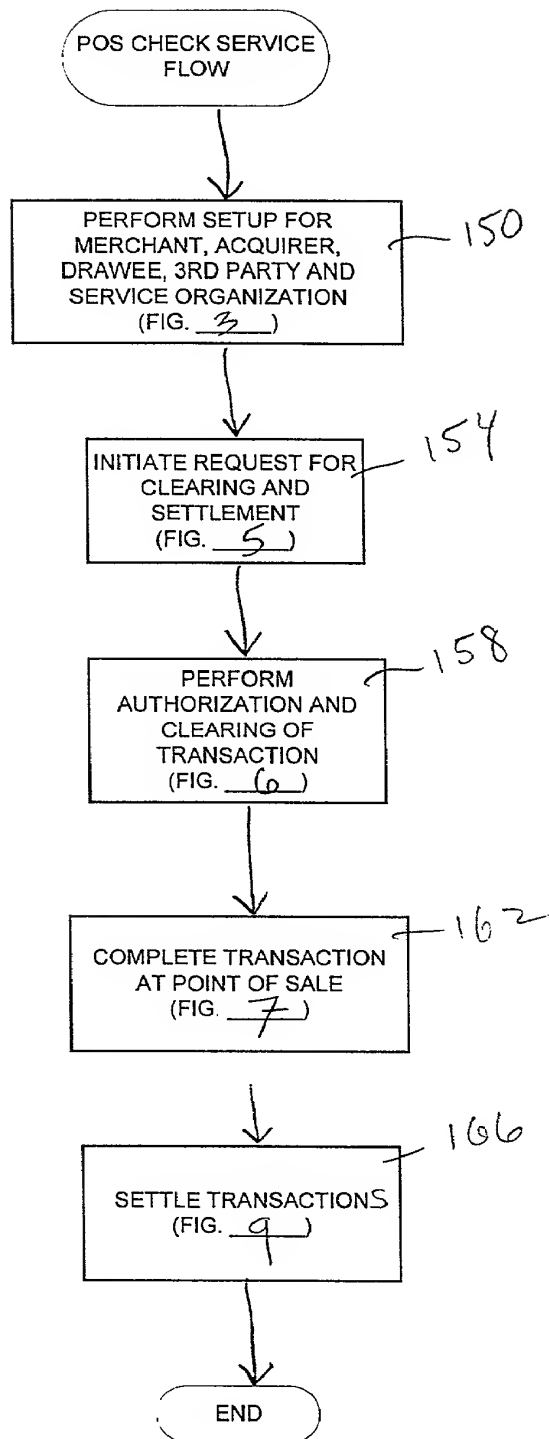


FIG. 2

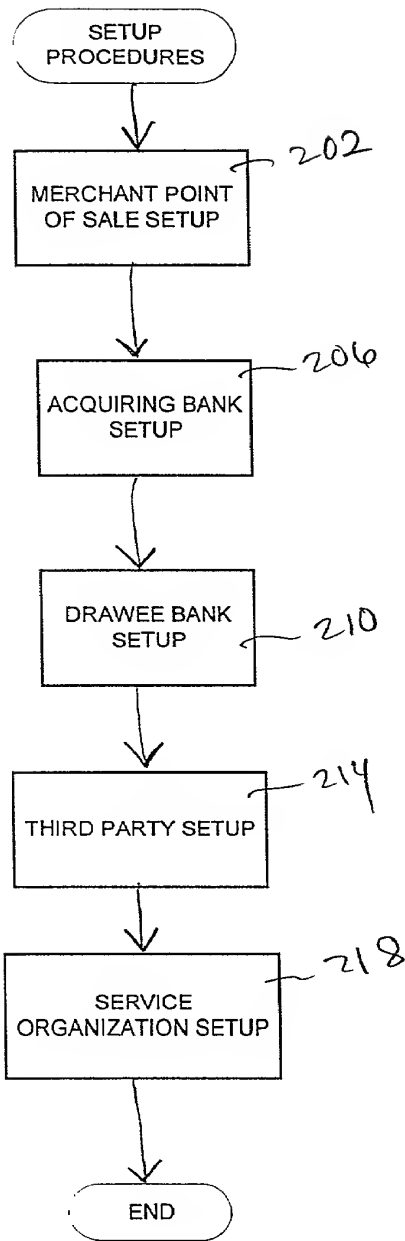
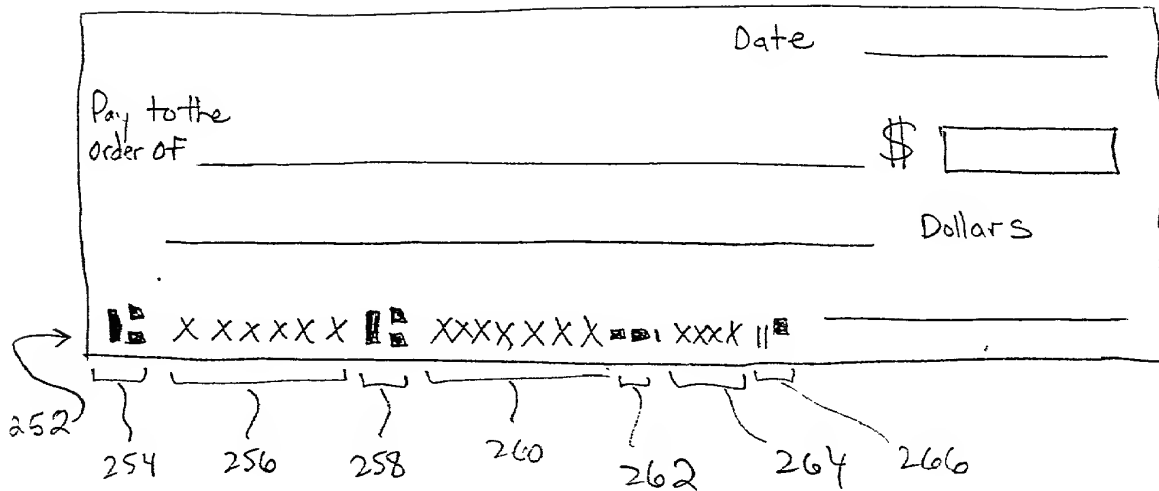


FIG. 3



↑  
106

FIG. 4

FIG. 5

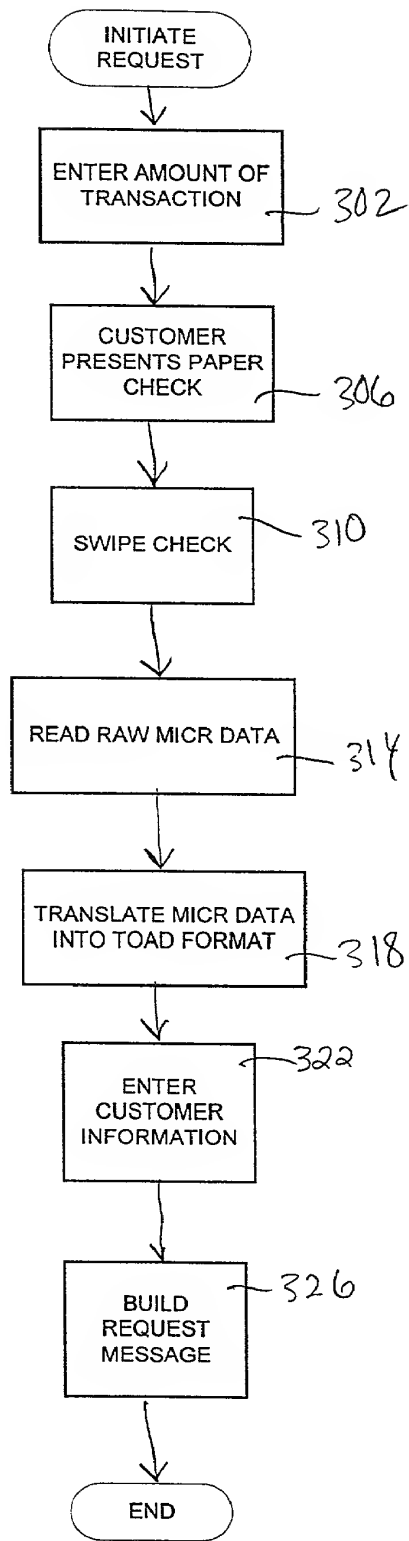


FIG. 6A

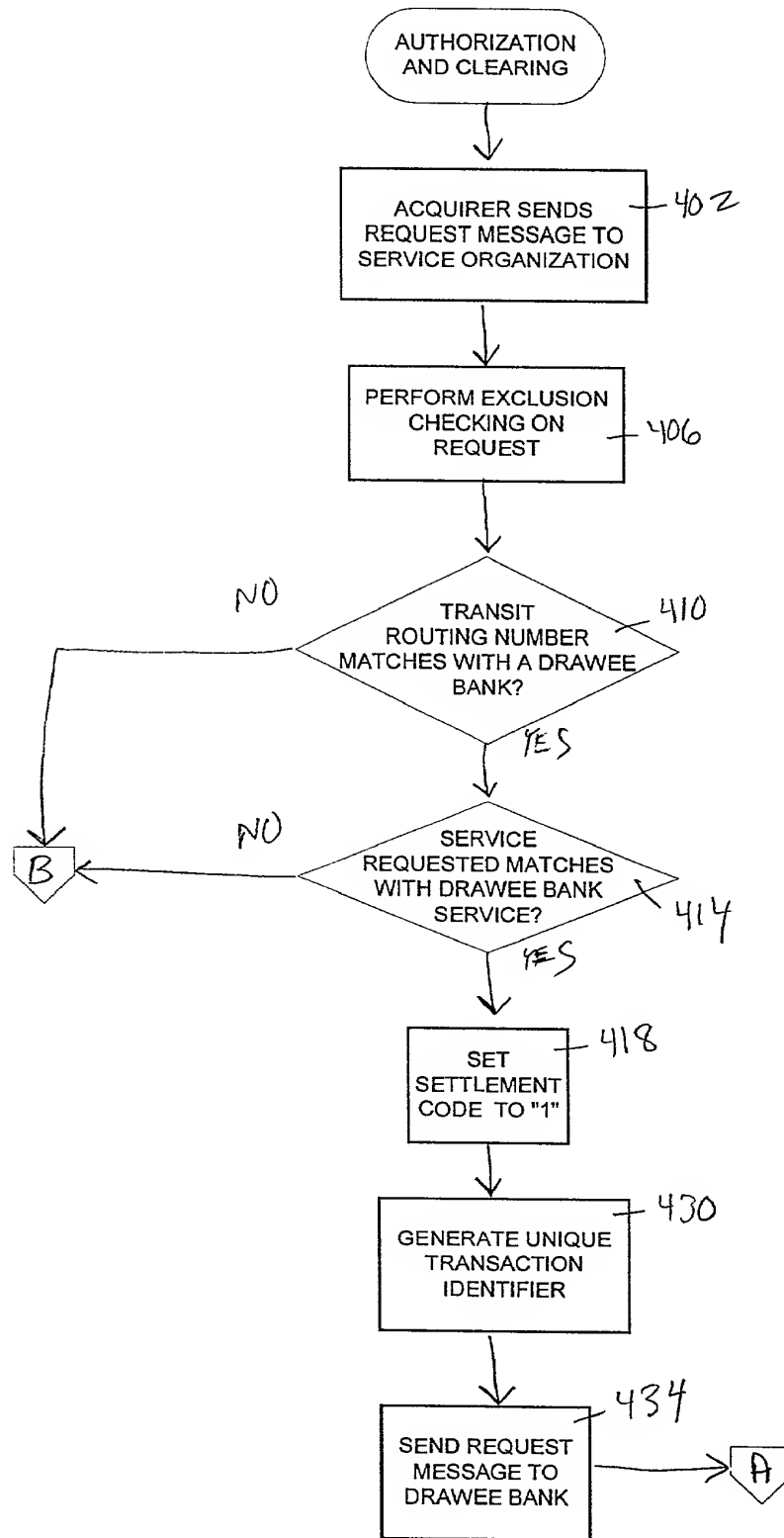


FIG. 6B

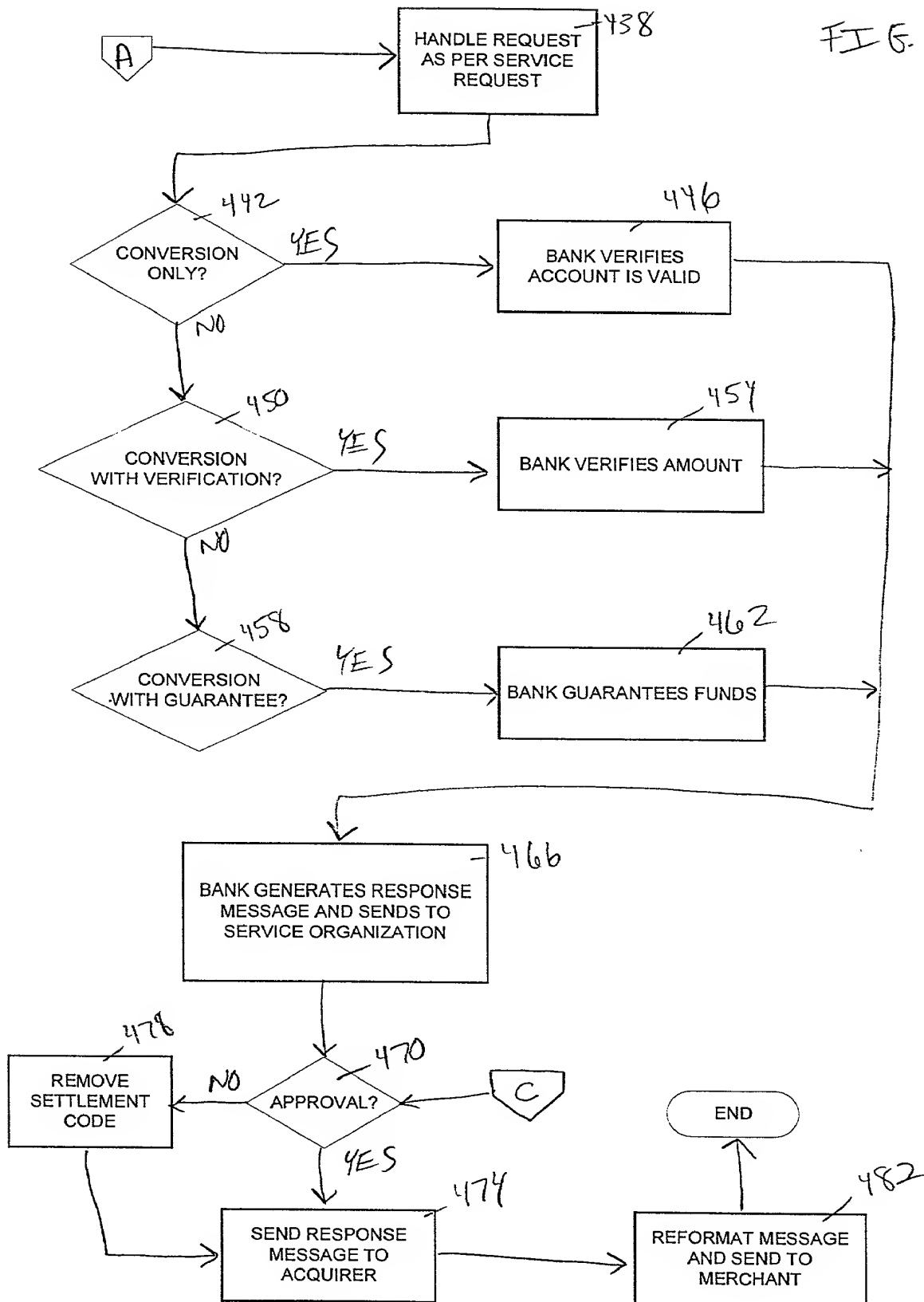


FIG. 6C

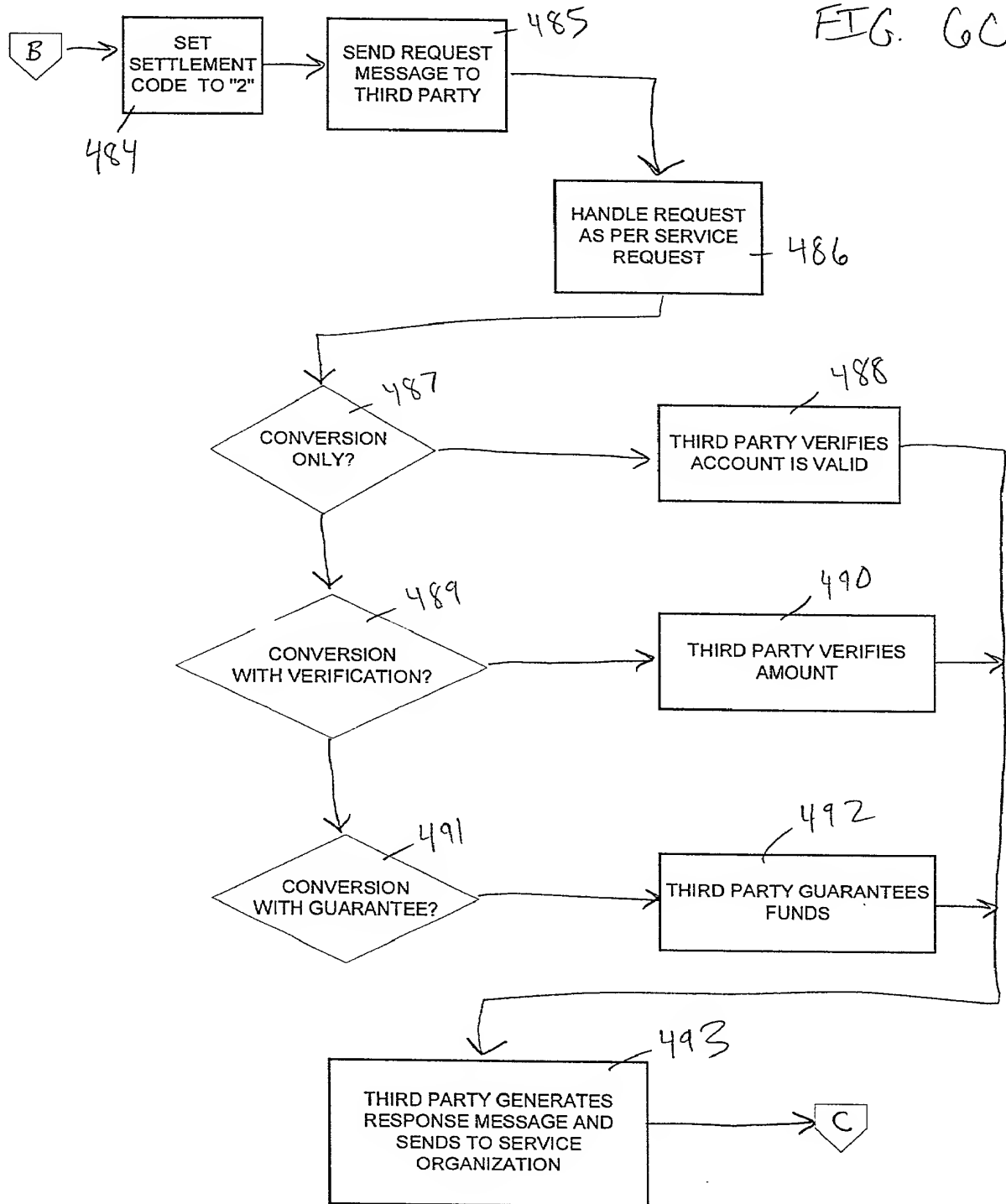
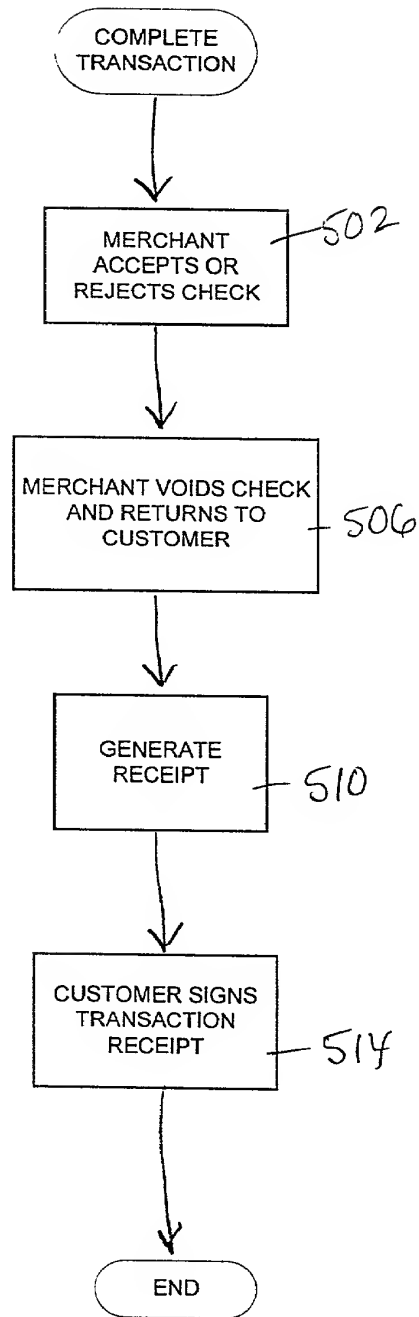




FIG. 7



# Receipt Example

Merchant Name
Merchant Address
Merchant Phone
Date: 04/04/00
Time 11:56
Lane #99
Cashier #7777
AMOUNT OF TRANSACTION: \$82.35
AMOUNT OF SALE: \$62.35
CASHBACK: \$20.00
Routing # 122101191
Account # XXXXXX4587
Check # 1234
Customer's Bank: (optional)
Auth: 203500 Ref# 001002 (optional)
AUTHORIZATION AGREEMENT:
I authorize the merchant to use the information from my check to initiate an Electronic Fund Transfer (EFT) or a paper draft to debit my bank account for the amount of the transaction. I acknowledge and agree that the merchant-initiated EFT is not a check transaction, and is governed by applicable EFT law. In the event that the EFT or draft is returned unpaid, I understand and agree that the merchant may charge a return fee to my bank account.
X _____
Authorization Signature
Customer Service Number
Top Copy -- Merchant
Bottom Copy -- Customer

FIG. 8

SETTLE  
TRANSACTIONS



ACQUIRER RECONCILES  
TRANSACTIONS

550



MERCHANT RECEIVES  
SETTLEMENT  
INFORMATION

554



PERFORM  
SETTLEMENT

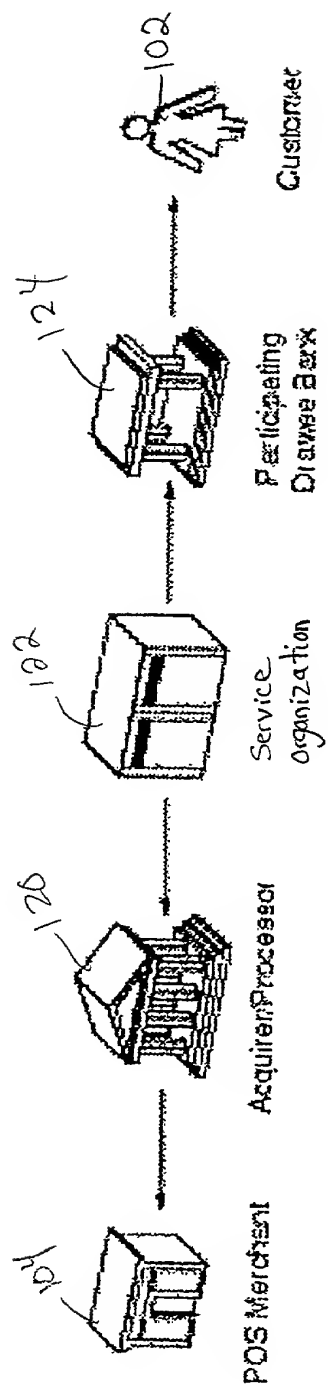
558



END

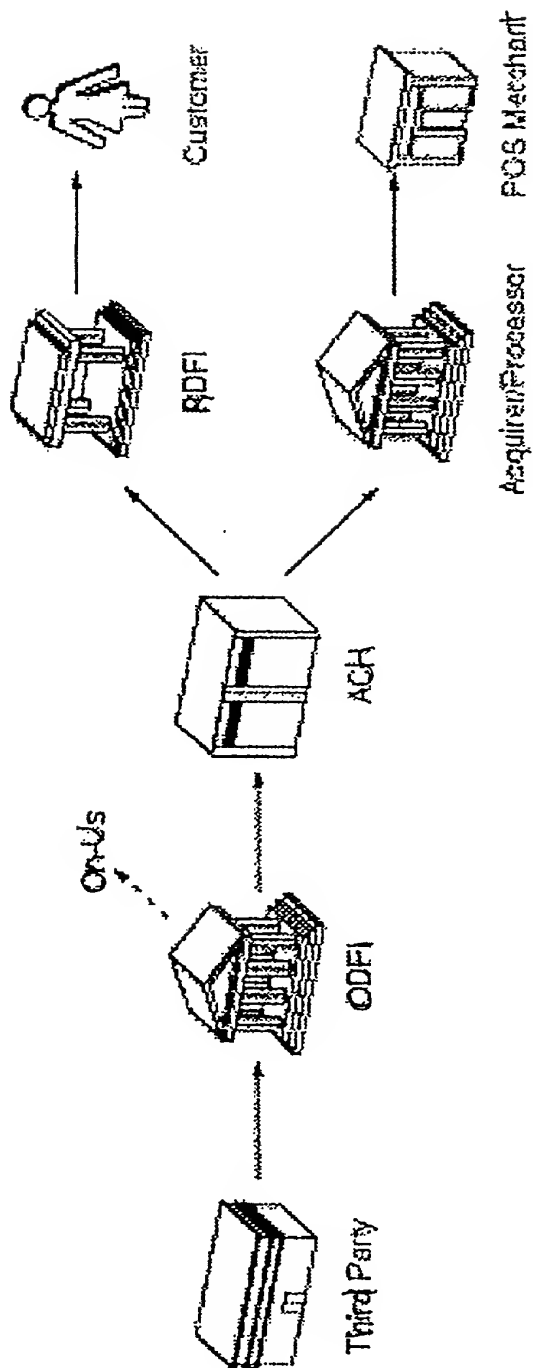
FIG. 9

FIG. 10 is a block diagram of a system for processing a payment transaction.



Participating Bank Settlement

FIG. 10



Third Party Settlement

FIG. 11

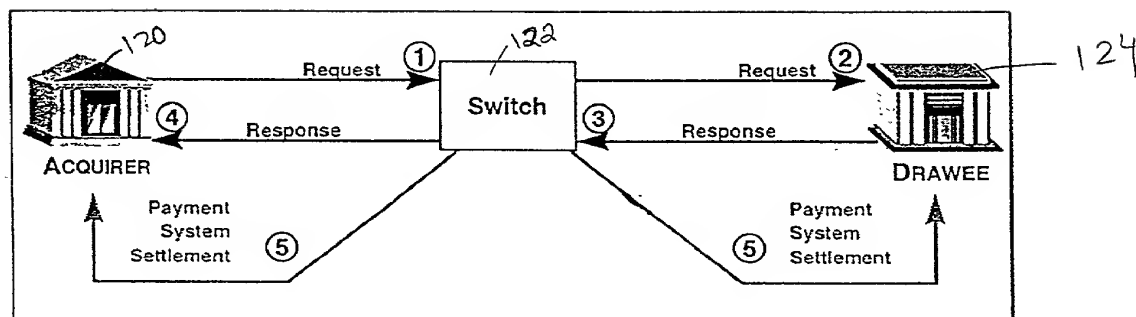
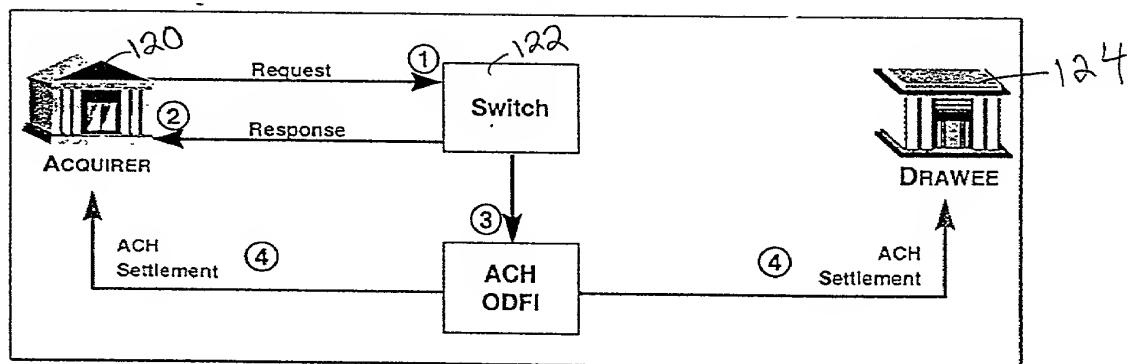


FIG. 12  
Participating Drawee Bank Flow

FIG. 13

Non-participating Drawee Bank Flow



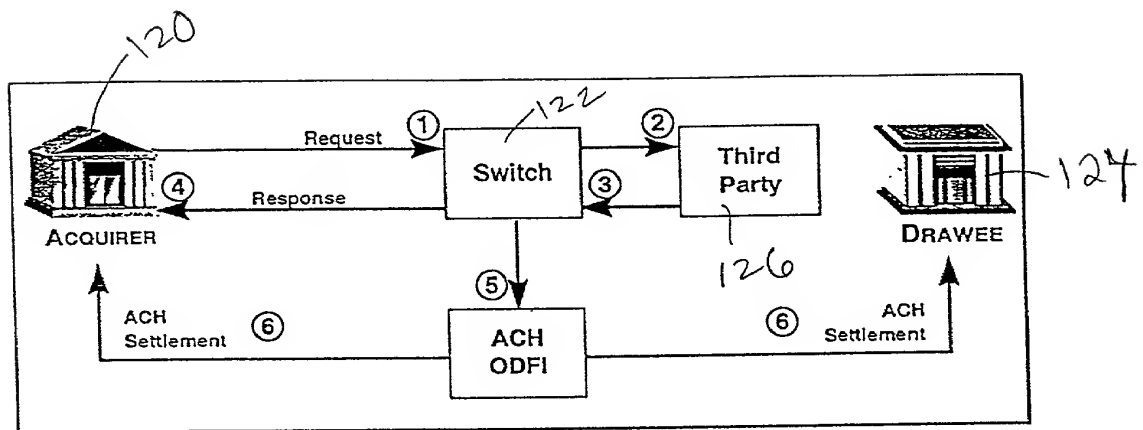


FIG. 14

Non-participating Drawee Bank Flow



copy print given upon request in form of a copy upon request or upon request for the first time for the first time for the first time

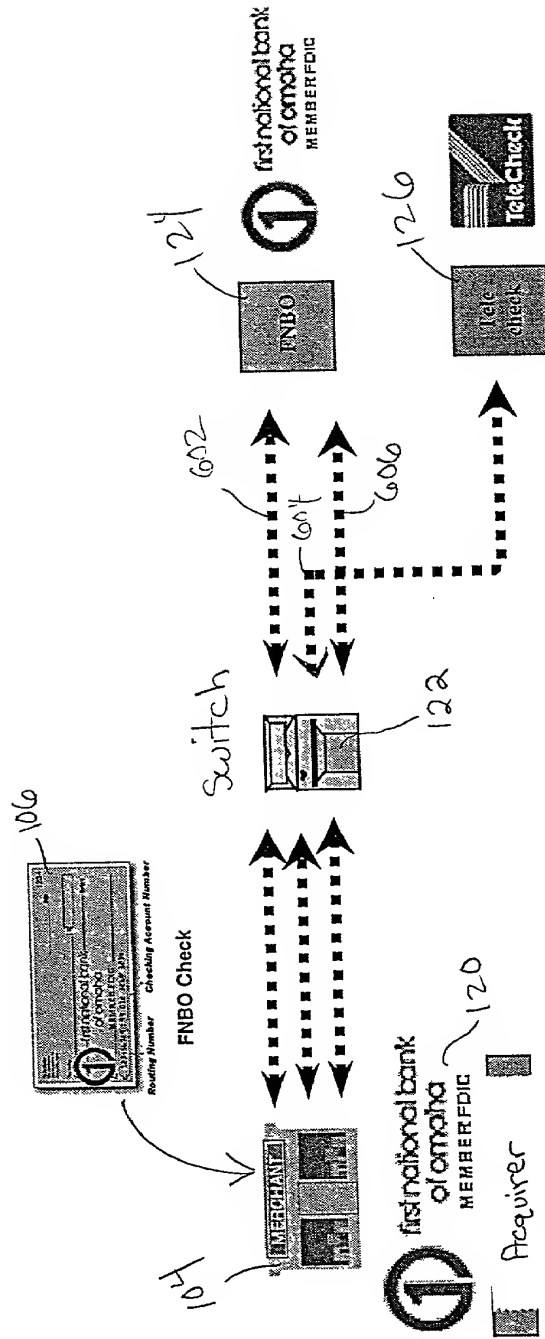


FIG. 15

Authorization Flow

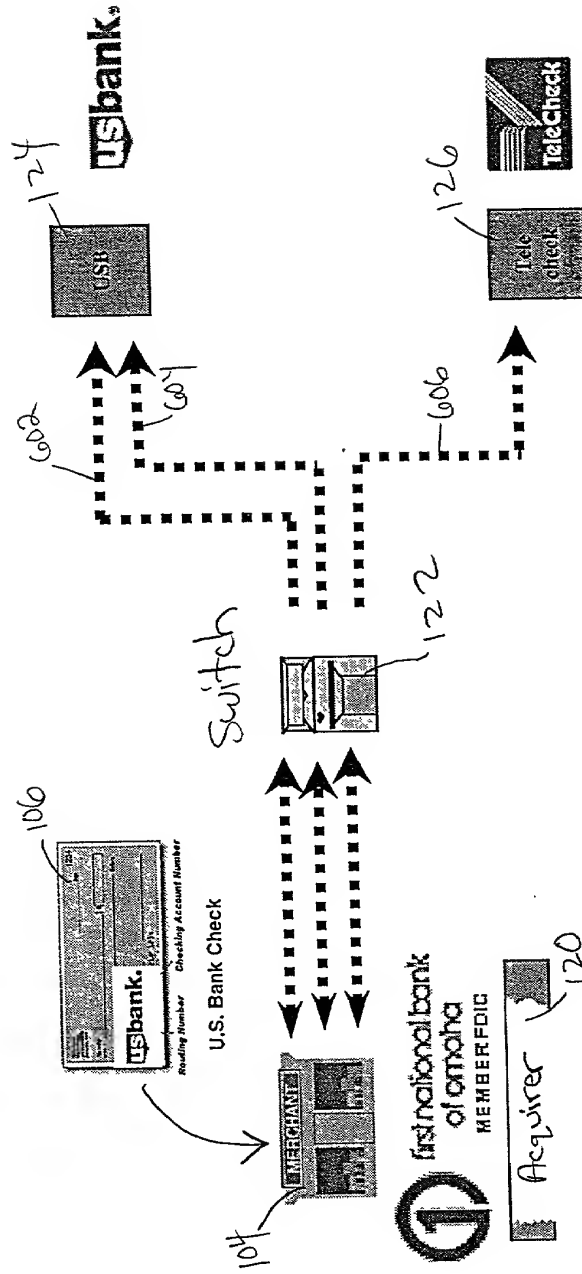


FIG. 16  
Authorization Flow

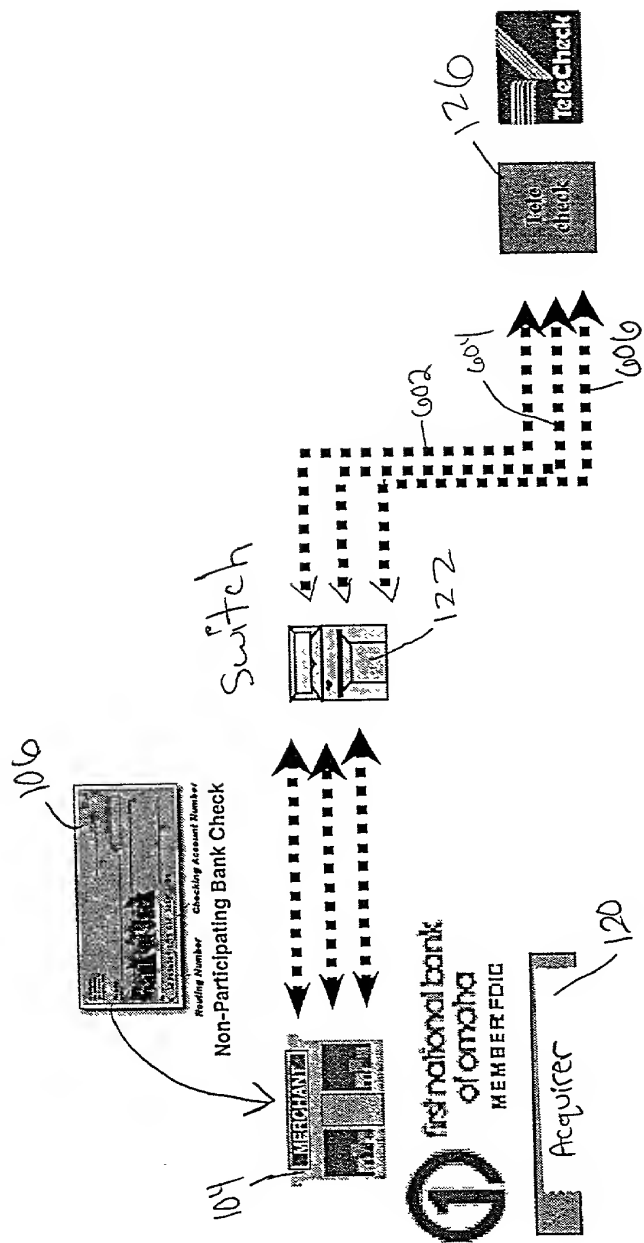


FIG. 17

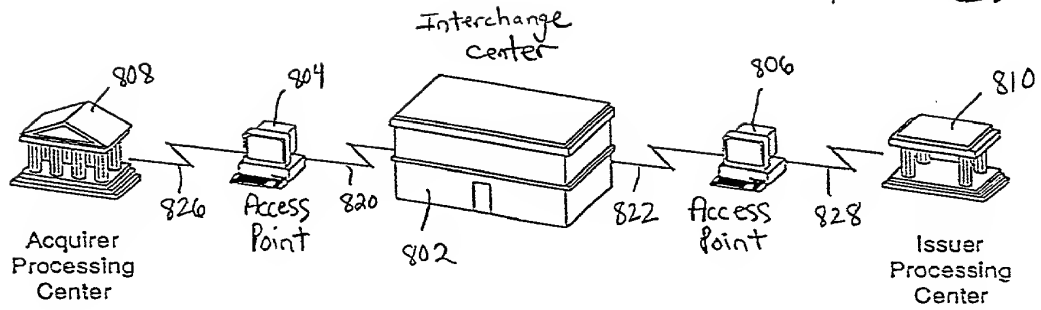
Authorization Flow

FIG. 18

# Activity Report Example

REPORT ID : DSS1040D				INTEGRATED PAYMENT SYSTEM				PAGE NUMBER: 0002	
SETTLEMENT : 123456-2 FIRST BANK, INC.				INSTANTANEOUS CLEARING				SETTLEMENT DATE: 02/15/00	
SPONSOR : 123456-2 FIRST BANK, INC.				ISSUER TRANSACTION DETAIL				RUN DATE: 02/16/00	
AFFILIATE : 654321-2 FIRST FEDERAL BANKS				SETTLEMENT CURRENCY					
				(840)					
BAT TRANSMISSION				RETRIEVAL				REQ	
NUM DATE	TIME	CARD NUMBER	REFERENCE NUMBER	TRACE REQ	PROC	RESP SI	CODE	AMOUNT	ID OF ACQUIRER
0 018 0215	143934	4567890800063122	004201860073	803173	0400	000000	00	93.96	.00 467890
0 018 0215	144352	1234567890123456789	004604269496	269496	0100	000000	00	2.89	.00 456789
0 018 0215	144423	4567890800448039	080046529361215			ABA #:	123456789	1.16	.00 465432
0 018 0215	145815	4567890800177385	004623269682	269682	0100	000000	00	3.15	.00 432101
0 019 0215	150628	1234567890123456787	004662323733	323733	0100	000000	00	14.50	.00 445566
0 019 0215	150704	4567890800138607	004615702515	702515	0100	000000	00	8.22	.00 456789
0 019 0215	150706	4567890800443824	004625525767	525767	0100	000000	00	19.80	.00 456789
0 019 0215	151349	4567890800291111	004662332704	332704	0100	000000	00	3.81	.00 456789
0 019 0215	151612	4567890800119276	004615925469	925469	0100	000000	00	6.04	.00 456789
ACI: A				TRAN ID: 010046549047577					

FIG. 19



800 → Telecommunications Network

Interchange Center Systems

FIG. 20

840 ↓

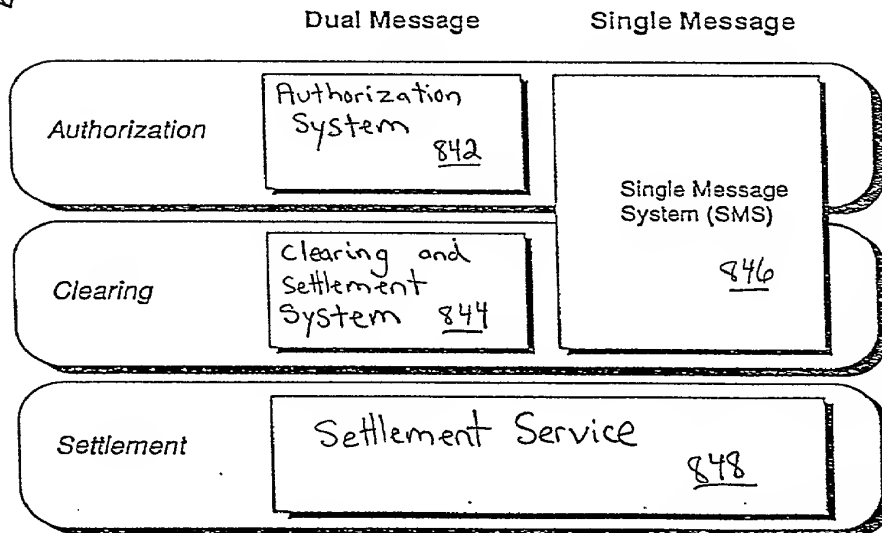
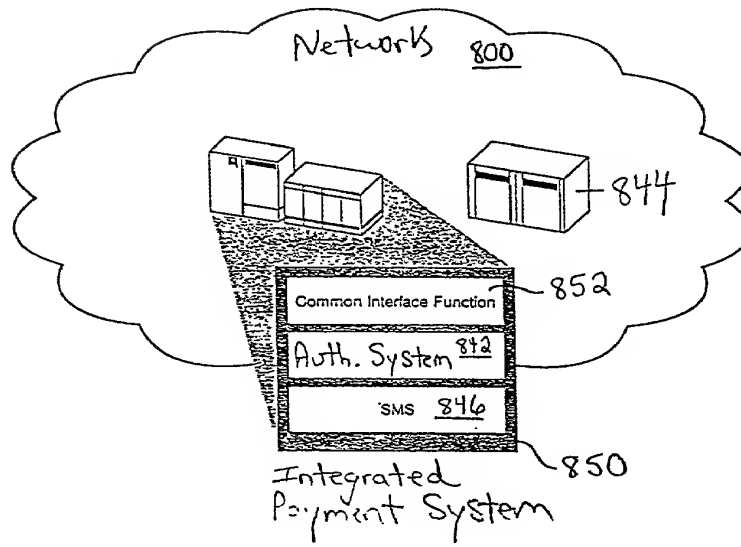


FIG. ~~20~~  
21



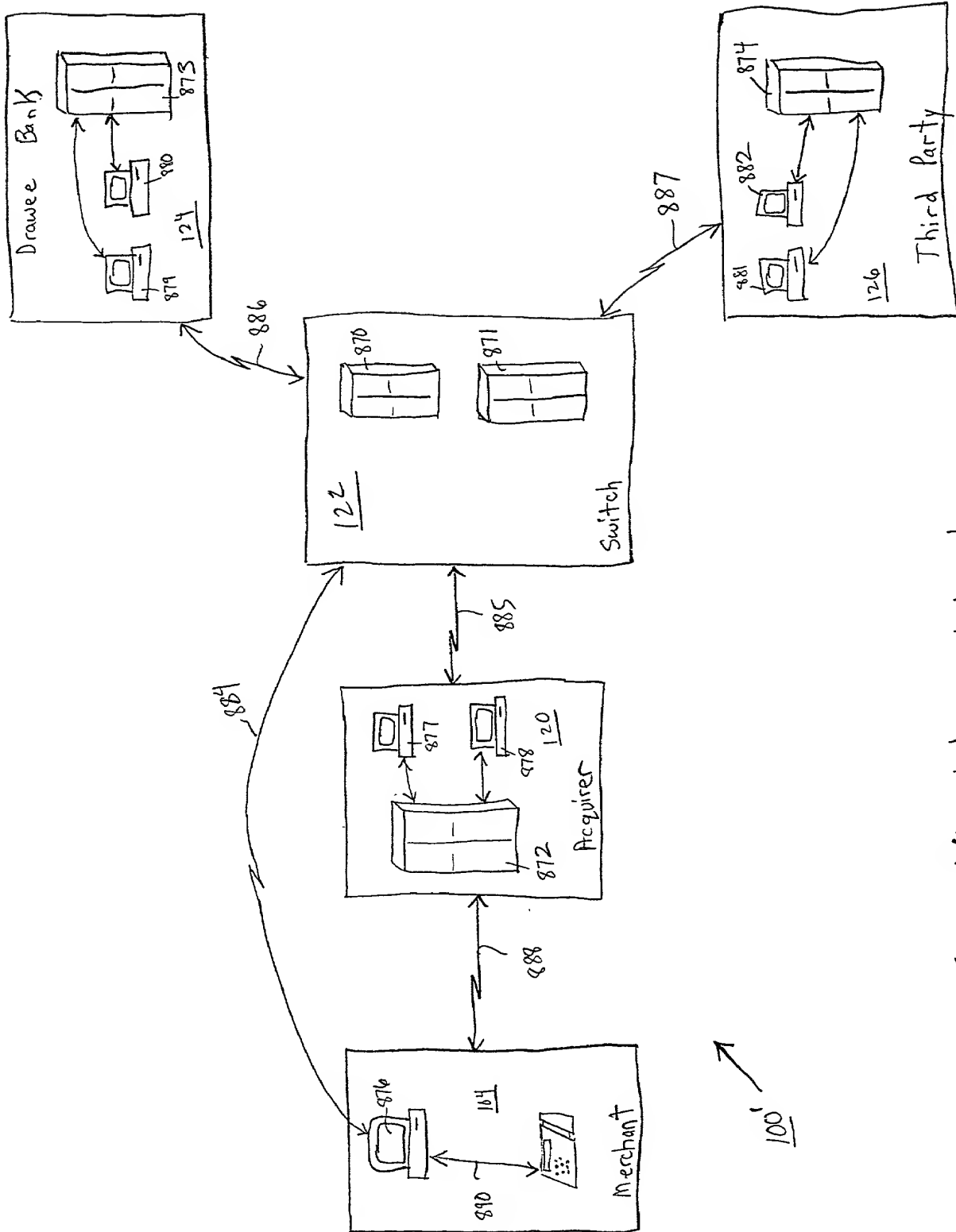


FIG. 22 Hardware Embodiment

